

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 22-19651-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Juan F Espinal	Maria L Espinal
66 Seneca Avenue	66 Seneca Avenue
Dumont, NJ 07628	Dumont, NJ 07628

Social Security No.:	
xxx-xx-4844	xxx-xx-6119

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 12/6/2022 and a confirmation hearing on such Plan has been scheduled for 2/9/2023.

The debtor filed a Modified Plan on 3/27/2023 and a confirmation hearing on the Modified Plan is scheduled for 4/27/2023 at 8:30am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: March 28, 2023  
JAN: rh

Jeanne Naughton  
Clerk

In re:  
Juan F Espinal  
Maria L Espinal  
Debtors

Case No. 22-19651-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 28, 2023

User: admin  
Form ID: 186

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Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Juan F Espinal, Maria L Espinal, 66 Seneca Avenue, Dumont, NJ 07628-2730
519785190	+ Apothaker Scian, P.C., 520 Fellowship Road, Suite C306, Mount Laurel, NJ 08054-3410
519785231	+ Tolls by Mail Payment Processing Center, PO Box 15183, Albany, NY 12212-5183
519785234	+ Violations Processing Center, PO Box 15186, Albany, NY 12212-5186

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 28 2023 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 28 2023 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 28 2023 20:51:25	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519785189	+ Email/Text: backoffice@affirm.com	Mar 28 2023 20:48:00	AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862
519785191	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 28 2023 20:46:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519785194	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 28 2023 20:51:23	CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
519785196	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 28 2023 20:51:15	CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, 7933 PRESTON RD, PLANO, TX 75024-2302
519785197	+ Email/Text: bankruptcy@cavps.com	Mar 28 2023 20:47:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 500 SUMMIT LAKE DRIVE, SUITE 400, VAHALLA, NY 10595-2321
519785199	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 28 2023 20:51:26	CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519785200	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 28 2023 20:51:05	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
519798779	+ Email/PDF: ebn_ais@aisinfo.com	Mar 28 2023 20:51:27	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519794356	+ Email/Text: bankruptcy@cavps.com	Mar 28 2023 20:47:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich,

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			CT 06831-0405
519785201	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 28 2023 21:01:44	Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
519837105	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 28 2023 20:48:00	Federal Home Loan Mortgage Corporation, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
519785202	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 28 2023 20:47:00	Internal Revenue Services, Special Processing Branch, PO Box 744, Springfield, NJ 07081
519836900	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 28 2023 20:47:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519785203	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 28 2023 20:46:00	KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
519818952	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2023 20:51:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519785205	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2023 20:47:00	MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE, SUITE 100, SAN DIEGO, CA 92108-3007
519785209	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2023 20:47:00	MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
519785212	Email/Text: bankruptcynotice@nymcu.org	Mar 28 2023 20:47:00	MUNICIPAL CREDIT UNION, ATTN: BANKRUPTCY, PO BOX 3205 CHURCH ST STATION, NEW YORK CITY, NY 10007
519810115	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2023 20:47:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519785207	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2023 20:47:00	Midland Funding, PO Box 2001, Warren, MI 48090-2001
519785214	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2023 20:51:26	PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
519799627	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2023 21:01:36	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519799626	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2023 20:51:25	Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541
519785216	Email/Text: signed.order@pfwattorneys.com	Mar 28 2023 20:47:00	Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519785221	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 28 2023 20:48:00	SELECT PORTFOLIO SERVICING, INC, ATTN: BANKRUPTCY, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
519785222	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 28 2023 20:47:00	SLS/EQUITY, ATTN: BANKRUPTCY, 8742 LUCENT BLVD., HIGHLANDS RANCH, CO 80129-2302
519785213	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 28 2023 20:47:00	New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695
519785223	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2023 20:50:50	SYNCB/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519785224	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2023 20:51:21	SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785226	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2023 20:51:21	SYNCHRONY BANK/ OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060

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519785227	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2023 20:50:53	SYNCHRONY BANK/CARECREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785228	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2023 20:50:49	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785229	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2023 20:51:21	SYNCHRONY/PAYPAL CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785220	+ Email/Text: bk-notification@sps-law.com	Mar 28 2023 20:46:00	Schachter Portnoy, LLC, Attorneys at Law, 3490 U.S. Route 1, Suite 6, Princeton, NJ 08540-5920
519785662	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2023 20:50:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519785230	+ Email/Text: bncmail@w-legal.com	Mar 28 2023 20:47:00	TARGET NB, C/O FINANCIAL & RETAIL SERVICES, MAILSTOP BT PO BOX 9475, MINNEAPOLIS, MN 55440-9475
519785232	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 28 2023 20:47:00	TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 259001, PLANO, TX 75025-9001

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519785193	*+	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519785192	*+	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519785195	*+	CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
519785198	*+	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 500 SUMMIT LAKE DRIVE, SUITE 400, VAHALLA, NY 10595-2321
519785204	*+	KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
519785206	*+	MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE, SUITE 100, SAN DIEGO, CA 92108-3007
519785210	*+	MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
519785211	*+	MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
519785208	*+	Midland Funding, PO Box 2001, Warren, MI 48090-2001
519785215	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
519785217	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519785218	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519785219	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519785225	*+	SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785233	*+	TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 259001, PLANO, TX 75025-9001

TOTAL: 0 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains**

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Juan F Espinal ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Joint Debtor Maria L Espinal ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5